

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPELLANTS: LIKOUREZOS et al. GROUP ART UNIT: 3692
SERIAL NO.: 09/764,618 FILED: January 17, 2001
EXAMINER: Clement B. Graham Atty. Docket No. 1002
FOR: **SYSTEM AND METHOD FOR EFFECTING PAYMENT
FOR AN ELECTRONIC COMMERCE TRANSACTION**

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Confirmation No. 7876

RESPONSE UNDER 37 C.F.R. SECTION 1.111

Sir:

Please consider the following remarks in light of the Office Action of the U.S. Patent and Trademark Office mailed on April 30, 2008:

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 26 of this paper.